



## Mt. Morris Mutual Insurance Company

N1211 County Road B  
Coloma, WI 54930  
Telephone: 877-228-5541  
www.mtmorrisins.com

### SMS Privacy Policy for Insurance Communications

**Effective Date:** October 20, 2025

**Last Updated:** November 26, 2025

#### 1. Introduction

Mt. Morris Mutual Insurance Company respects your privacy and is committed to protecting your personal information. This SMS Privacy Policy explains how we collect, use, and safeguard your information when you receive text messages ("SMS") from us related to your insurance policy, claims, or services.

#### 2. Information We Collect

When you opt in to receive SMS messages from us, we may collect:

- Your mobile phone number
- Your name or contact information
- Message content you send to us (e.g., replies or keywords)
- Delivery and response data (e.g., message status, open or reply times)

We do **not** request or transmit sensitive personal information (such as Social Security numbers, financial account details, or medical information) via text messages. Please do not send confidential information through SMS.

#### 3. How We Use Your Information

We use your information to:

- Send important updates regarding your insurance policy, billing, renewals, or claims
- Provide appointment reminders or meeting confirmations
- Deliver customer service messages or respond to your inquiries
- Comply with applicable laws and regulations

We will **never sell, rent, or share** your phone number or personal information with unaffiliated third parties for their own marketing purposes.

#### 4. Legal Compliance

All SMS communications comply with the **Telephone Consumer Protection Act (TCPA)** and other applicable privacy and communication laws. You will only receive messages if you have provided express consent or if messages are related to ongoing insurance services you receive from us.

#### 5. Opting Out

You may opt out of receiving SMS messages at any time by replying **STOP** to any message. After you send **STOP**, we may send one final confirmation message to verify your request. Once confirmed, you will no longer receive text messages unless you re-enroll.

#### 6. Message Frequency and Charges

Message frequency varies based on your account activity and preferences. Standard message and data rates may apply according to your mobile carrier's plan. We are not responsible for any fees incurred.

#### 7. Data Security

We use appropriate technical, administrative, and physical safeguards to protect your information. While we take reasonable precautions, SMS communications are not encrypted; therefore, we recommend avoiding the transmission of sensitive or confidential data via text.

#### 8. Third-Party Providers

We may use trusted third-party service providers to manage and deliver our text messaging services. These providers are required by contract to maintain the confidentiality and security of your information and to use it solely for providing SMS services on our behalf.

#### **9. Your Privacy Rights**

Depending on your state or jurisdiction, you may have rights to access, correct, or delete your personal information. To exercise these rights, or for any privacy-related inquiries, please contact us using the information below.

#### **10. Contact Us**

If you have questions about this SMS Privacy Policy or your communication preferences, please contact:

**Mt. Morris Mutual Insurance Company**

**Email:** [operations@mtmorrisins.com](mailto:operations@mtmorrisins.com)

**Phone:** 877-228-5541

**Mailing Address:** N1211 County Rd B, Coloma, WI 54930